Die Departement van Hoër Onderwys en Opleiding (DvHOO) het ‘n hele aantal inisiatiewe van stapel gestuur wat hoër en verdere onderwys en opleiding in Suid-Afrika fundamenteel sal verander. Die hoofdoelwit vir die vernuwing van die land se onderwys- en opleiding-sektor is om grondwetlike imperatiewe na te kom, wat duidelik in die Aanhef van die Grondwet genoem word om "'n samelewing gegrond op demokratiese waardes, maatskaplike geregtigheid en basiese menseregte te skep", en om die "grondslag te lê vir 'n demokratiese en oop samelewing waarin … die lewensgehalte van alle burgers verhoog en die potensiaal van elke mens ontsluit [word]". Dit is binne hierdie konteks dat die Minister van Hoër Onderwys en Opleiding, dr Blade Nzimande, ’n taakspan aangestel het wat die Nasionale Finansiele Hulpskema vir Studente (NFHS) hersien het met die doel om befondsing van verdienstelike studente uit arm agtergronde uit te brei. Die Minister was ook bewus daarvan dat, om 'n ontwikkelingstaat te bou, Suid-Afrika "gegradueerdes met kwalifikasies en vaardighede moet oplewer". Hierdie kort artikel kyk na die geskiedenis van NFHS en die stryd om gratis onderwys in Suid-Afrika.

Kgoro ya Thuto ya godimo le Tlhahlo (DoHET) e thomi e ka masolo ka ga maitš himolli ao a tla agagolefsa thuto ya godimo le tlahlo ka Afrika Borwa. Maikemiš etš omagolo a go goga lefapha la naga la thuto le tlahlo ke go phethagatša tše bohlokwa kudu tša molaatheo, tšeo di tš weleditš wego gabotse ka go metsenyo a lona e le go 'hloma setšhaba se o se theilvego godimo ga mehola ya demokrasi, toka ya leago le ditokelo tša motheo tša botho 'le go aga 'setšhaba sa demokrasi' gore go 'hlabollwe boleng bja bophelo bja badudi ka moka le go lokolla bokgoni bja motho o mongwe le o mongwe'. Ke ka go kamano ye moo Tona ya Thuto ya godimo le Tlahlo, Dr Blade Nzimande, a hlongile sehlophatš homa sa go sekaseka Sekema sa Bosetšhaba sa go thuša baithuti ka ditšhelete (NSFAS) ka maikemiš etšo a go katološha thekgo ya ditšhelete go baithuti bao ba tš wago malapeng a go ihlakela. Tona o be gape a š editš e gore, gore go agwe seemo sa tlahollo, Afrika Borwa e swanetše go 'tš weletša di dialoga tšeo di nago le mangwaloo a ditluto le bokgoni'. Taodiš wana e kopana ye e lebelela histori ya NSFAS le go katanela go se lefele thuto ka Afrika Borwa.

Umnyango Wezemfundo Ephakeme Nokuqeqesha (DoHET) usuphume imikhankaso eminingi ezokwakha kabouta impindo ephakeme, ephambili kanye nokuqeqesha Eningizimi Afrika. Inhlosongqangi yalokhu kwakhiwa kabusha komkhakha wezemfundo nokuqeqesha Eningizimi Afrika wukuzeza izimpoqo zomthethostiki, ezibekwe ngokuca ca esanduleleni sawo 'sokusungula umphakathi osekelwe amagugu wentando yeniningi, umthetho namalungelo obuntu' kanye 'nokwakha isizwe sentando yeningi futhi esivulelekle' ukuze 'kuthuthukiswe ikhwalithi yempilo yazo zonke izakhamizi futhi kukhuluule okungenzeka kwawo wonke umuntu'. Kuphansi kwale ngqikithi lapho Ungqongqoshe Wezemfundo Ephakeme Nokuqeqesha, uDkt Blade Nzimande, ajuba ithimba elabuyekeza i-National Student Financial Aid Scheme (NSFAS) ngenhloso yokuenweba ukuxhaswa ngezimali kwabafundi abidingayo abaphuma emndeneni entulayo. Ungqongqoshe wayazi ukuthi kwakheke izwe elithuthukayo, Eningizimi Afrika kudingeka, 'ikhiqize izifundiswa ezineziqu kanye namakhono'. Le atikili emfishane ibheka umlando we-NSFAS nomzukuzuku wemfundo yamahlala Eningizimi Afrika.
ABSTRACT

The Department of Higher Education and Training (DoHET) has embarked on numerous initiatives that will fundamentally reconfigure higher and further education and training in South Africa. The main aim for overhauling the country’s education and training sector is to fulfil constitutional imperatives, which are clearly stated in its preamble thus to 'establish a society based on democratic values, social justice and fundamental human rights' and to build a 'democratic and open society' in order to 'improve the quality of life of all citizens and free the potential of each person'. It is within this context that the Minister of Higher Education and Training, Dr Blade Nzimande, appointed a task team that reviewed the National Student Financial Aid Scheme (NSFAS) with the aim to expand funding of deserving students from poor backgrounds. The Minister was also conscious that to build a developmental state, South Africa ought to, 'produce graduates with qualifications and skills'. This short article looks at the history of NSFAS and the struggle for free education in South Africa.

David Monyae, policy analyst at the Development Bank of Southern Africa (DBSA) and member of the ministerial task team that reviewed NSFAS

THE CHALLENGES OF ACCESS TO HIGHER EDUCATION IN THE POST POLOKWANE ERA FOR THE DISADVANTAGED COMMUNITIES IN SOUTH AFRICA
Historical background

All over the world, governments are required to invest in their most valuable resource, their people. Higher education is a key component of human capital development and as such is often considered a prerequisite for economic development and sustainable economic growth. However, higher education has become an expensive commodity making it extremely difficult for the majority to access. Access to higher education is a challenge that both developed and developing countries face. To overcome this, a number of initiatives have been developed to aid this situation. Student loan schemes, grants, and public and private bursaries are some of the initiatives aimed at widening access to higher education and promote social mobility for disadvantaged communities. Globally, governments have adopted different strategies and tactics to ensure that lack of resources does not hinder keen and capable but financially disadvantaged students from accessing and enjoying higher education.

Why was NSFAS reformed?

For the African National Congress (ANC) government, access to education in general and higher education in particular, is no longer a privilege but a social and human right. Education has been identified as one of the five key priority areas for the government for the next five years. To demonstrate its seriousness in tackling the crisis in the education sector in the country, government has divided the previous Department of Education into two distinct and separate ministries. Addressing the Wits School of Public and Development Management (P&DM) on the 24 July 2009, the Minister of Higher Education and Training, Dr Blade Nzimande, stated:

We have now split the Department of Education into a Department of Basic Education (DBE), which deals only with schooling and the Khari Gude adult literacy campaign on one hand, and the Department of Higher Education and Training (DoHET) on the other. The latter takes responsibility for higher education, the college sector (including the Further Education and Training (FET) colleges, and other colleges such as nursing and agricultural colleges), all post-literacy adult education, and broad workplace skills development.

He further stated:

The Polokwane resolution on education states that the ANC resolves to 'Progressively introduce free education for the poor until undergraduate'. The ANC Election Manifesto stated that, 'The ANC government will, 'Encourage students from working class and poor communities to go to tertiary institutions by reviewing and improving the National Student Financial Aid Scheme'. This is the ANC’s policy ... I have already started implementing it by appointing a Ministerial Committee to review the National Student Financial Aid Scheme (NSFAS) with the intention of making it more effective in extending educational opportunities for poor South African youth and ensuring that no capable young person is denied the opportunity to study in a university or college for financial reasons ... The growth of the NSFAS is already in government’s budgetary plans and I will do all in my power to ensure that growth is accelerated over the next few years. However, the attainment of free undergraduate education for all poor youth will no doubt be a process and will not be implemented immediately, particularly given the current economic crisis. However we will continue expanding it and it will become a reality as soon as it is possible.

National Student Financial Scheme (NSFAS)

The National Student Financial Aid Scheme is a loan and bursary scheme operating in terms of Act 56 of 99 and funded...
by the National Department of Higher Education and Training (DoHET). It was established in 1996 to assist academically deserving and financially needy students to achieve their goals at tertiary educational institutions of South Africa, with a particular concern in overcoming barriers created by poverty and the apartheid system.

**What does NSFAS offer?**

» The means to obtain a tertiary qualification
» Loans at low interest rates
» Loans without guarantees
» A reasonable repayment plan

NSFAS converts up to 40% of the loan into a bursary if the student passes his or her studies on time. The 40% conversion of the loan into a bursary happens when:

» A student passes all the courses for which he or she had registered.
» If the student passes three quarters of the course, he or she qualifies for a 30% bursary.
» If the student passes half the courses, he or she qualifies for a 20% bursary.
» If the student passes a quarter of the course, he or she qualifies for a 10% bursary.
» If the student does not pass the course, he or she qualifies for no bursary at all.

**Who qualifies for a NSFAS loan?**

» A South African citizen
» A registered student at a South African institution of higher learning
» An undergraduate studying for a first tertiary educational qualification
» A person able to demonstrate potential for academic success

**What are current challenges faced by NSFAS?**

Since its inception, NSFAS has managed to fund over 145 000 students. However, the demand for NSFAS has been on the rise. The other structural challenges NSFAS are facing are:

» The general management of the fund requires a total overhaul. NSFAS relies on universities to determine which students qualify for loans.
» The Means Test currently used is not reliable.
» Students with parents earning above R120 000 per annum has excluded children of most government employees such as nurses, soldiers and police officers.
» The role of NSFAS is not properly understood by students.
» NSFAS not reaching students from rural areas.
» It does not offer an adequate amount of resources to enable students to pass at institutions of higher learning. There is a high drop-out rate of NSFAS funded students at these institutions. It is estimated that 40% drop out on an annual basis.
» Although recovery of NSFAS from those who complete their studies is very high (since it is tied to SARS) there is a growing concern that most students are 'blacklisted' making it difficult for them to get employment.

The above-mentioned reasons have resulted in turmoil and unrest in most institutions of higher learning in South Africa. Furthermore, SASCO (a student organisation politically allied to the ruling party), ANC, SACP, and COSATU have called for a free education system in South Africa. To appreciate this fully one has to understand the historical background of the ANC policies on education.

**The concept of no-fee schools**

Following the 51st ANC Conference in Stellenbosch in December 2002, the Department of Education produced a document entitled, ‘Report on the resourcing, funding and costs of Education’ in March 2003. This eventually led to the adoption by the Cabinet of the Plan of action towards free basic education in June 2003.

**The Polokwane resolutions on free education**

The 52nd Conference of the ANC held in Polokwane in December 2007 focused on numerous resolutions; however, the question of free education received greater attention. To illustrate the importance of education further, the following ANC Polokwane resolutions were adopted:

» Resolution 43: The no-fee schools should be expanded to 60% by 2009
Resolution 44: Progressively introduce free education for poor until undergraduate level
Resolution 45: The ANC to focus rigorously on the quality of education.
Resolution 46: Education must be prioritised as one of the important programmes in the next five years.

The global evolution of student loan schemes

Student loan schemes have spread widely across the world with more than sixty countries managing one form or another of a student loan scheme. However, the idea itself came from Gabriel Betancourt, a Colombian student who was a recipient of a student loan from his company in the 1940s. Upon completion of his tertiary education, Betancourt lobbied his government for the establishment of the Colombian Student Loan Institute (ICETEX), which became the first such student funding institution in the world. According to Jamil Salmi:

Although there is a great variety of lending schemes from an organizational viewpoint, the basic principles remain the same. Students receive loans to cover the direct cost of education (tuition fees, education supplies, including computers) and, in some cases, living expenses until they finish their studies. Then, after a short grace period to find a job, usually from six to twelve months, the graduate starts repaying the loan on a monthly basis (Salmi).


Among many things concerning tertiary education captured in the book was the fact that three significant changes to the sector had taken place. These are: a) the impact of globalisation, b) the rise of knowledge as a major driver of economic growth and development, and (c) the impact of information and communication technology.

What is perhaps disheartening are the sentiments presented below, in that much work has been done globally in assisting the disadvantaged capable and needy to access higher education, yet very few deserving students benefit from these schemes.

Student loan schemes, which are often described as an essential component of higher education reform, are also surveyed in the book. The conclusions drawn are that administering student loans schemes is problematic and that spectacular success stories are few. We are told that, although more than sixty countries have such schemes in place, in only a few of the countries are more than 10 per cent of students reached; and in some cases, the neediest students are by-passed for the better-off and better-connected students (Salmi).

Due to the above-mentioned reasons, more non-state actors, particularly the private sectors and Development Financial Institutions (DFIs), are increasingly stepping in to help students to access loans as well as government managing schemes.

Student loan scheme variations and country insights

There is a general disparity among countries in the world. It appears that countries in the Global North spend more resources on education and offer more access to loans to disadvantaged and needy students. On the other hand, however, countries in the Global South fail to invest in education in general and higher education in particular. For instance, African countries, which constitute the bulk of Global South, have a handful of student loan schemes to talk off.

---

3 Ibid. p. 2
5 Ibid. p. 135.
Student loan schemes in Africa

The African continent appears at the bottom of the United Nations list of countries contributing a significant amount of resources towards, the higher education sector in particular, and education at large. Since the attainment of independence in the 1960s, most African countries have been confronted by a high demand for higher education because more Africans had to be used in their individual economies than the Europeans that had earlier occupied and headed them up. This move also meant to heal the colonial scars that the European occupations had left on the indigenous peoples of the African states. In addition, with the least resources to address challenges within the higher education sector adequately, this task proved easier said than done.

Different student profiles and their implications to student funding

In developed and developing countries alike, one of the most difficult questions to student financial aid agencies is how to structure the loans for students from a range of economic backgrounds and maintain fairness and an equal right for all the state’s citizens. A few factors have to be taken into consideration; firstly, the academic performance of the student has to be on the forefront of the selection process. This ties in very closely with the question of risk for the organisation providing the aid, but we will address this issue at a later stage. Secondly, the programme of study within the confines of the choice of careers that is visibly short within a country’s economy.

NSFAS recommendations

The ministerial task team made a number of recommendations that, if fully implemented, will provide sufficient resources that cover the total cost of studies for students from poor backgrounds. This might also bring to an end seasons of student protest in most institutions of higher learning and training. Although the question of free education has not been fully achieved, South Africa is far ahead of its fellow developing countries in progressively realising the objective of free education for students from poor backgrounds.

Student formations in South Africa should therefore remain vigilant in guarding the interest of students, especially on matters of access to higher education and training. Due to the rapid globalisation, governments often fall prey to the dictates of the IMF and the World Bank that continue to see higher education and training as a privilege not a right. To reach the objectives of a developmental state, South Africa has to increase the number of its graduates. A highly educated society is in a much better position to overcome challenges such as poverty, health, rural development and crime.

6 B. Johnstone. “Student Loans in International Perspective: Promises and Failures, Myths and Partial Truths” p. 3.

7 Ibid, p.3.